BUENOS AIRES 2024

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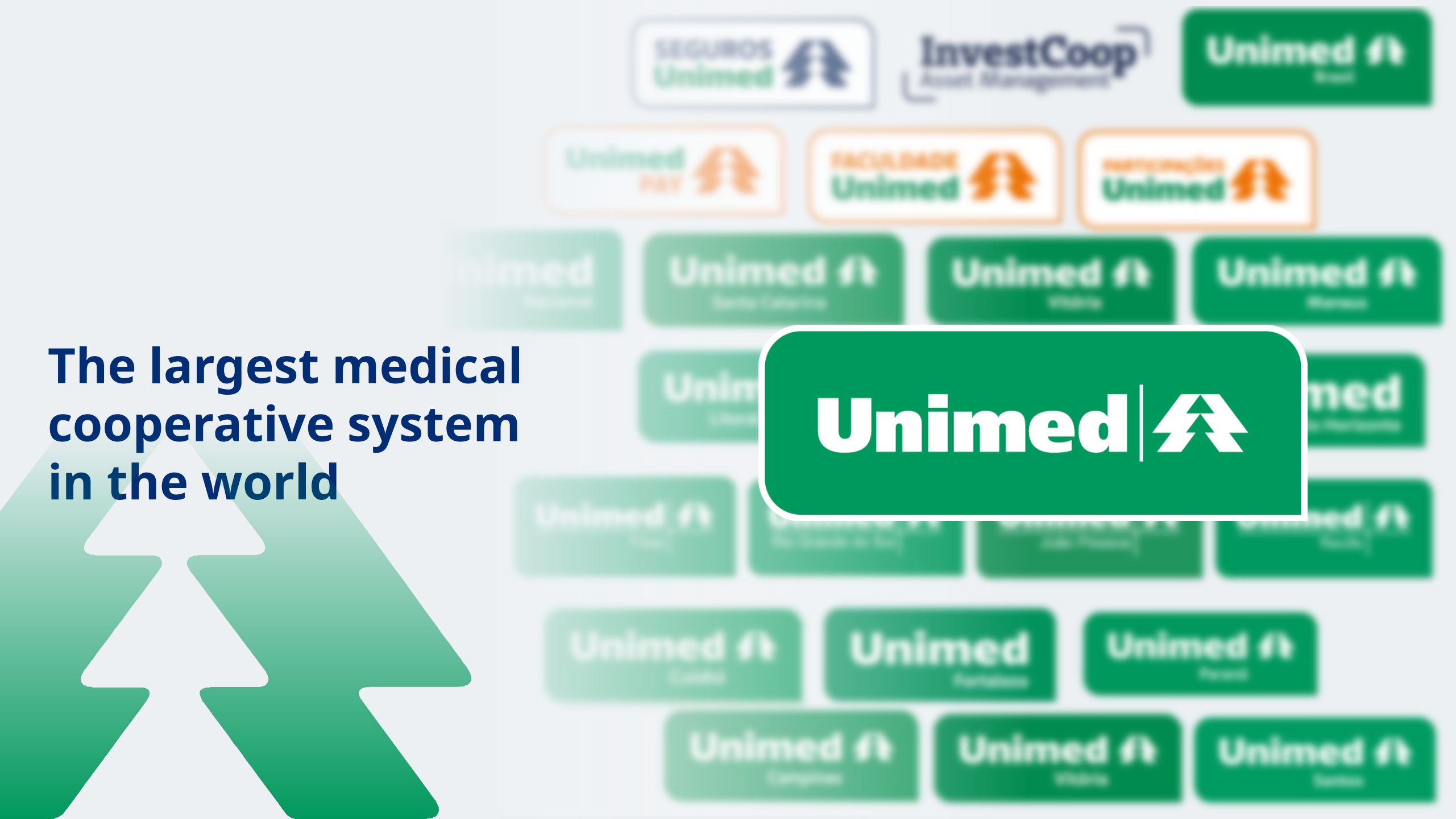
BUENOS AIRES

Embracing transformation for operational excellence and value creation

SEGUROS Unimed

ANO 55

The largest medical cooperative system in the world



Leader of the health insurance market in Brazil, with **339 cooperatives present in 92.5%** of the national territory

116 thousand
cooperative physicians

149 thousand
direct jobs

20%
of Brazilian physicians

19.7 million
customers

163
own hospitals

38.6%
participation in the national health insurance market

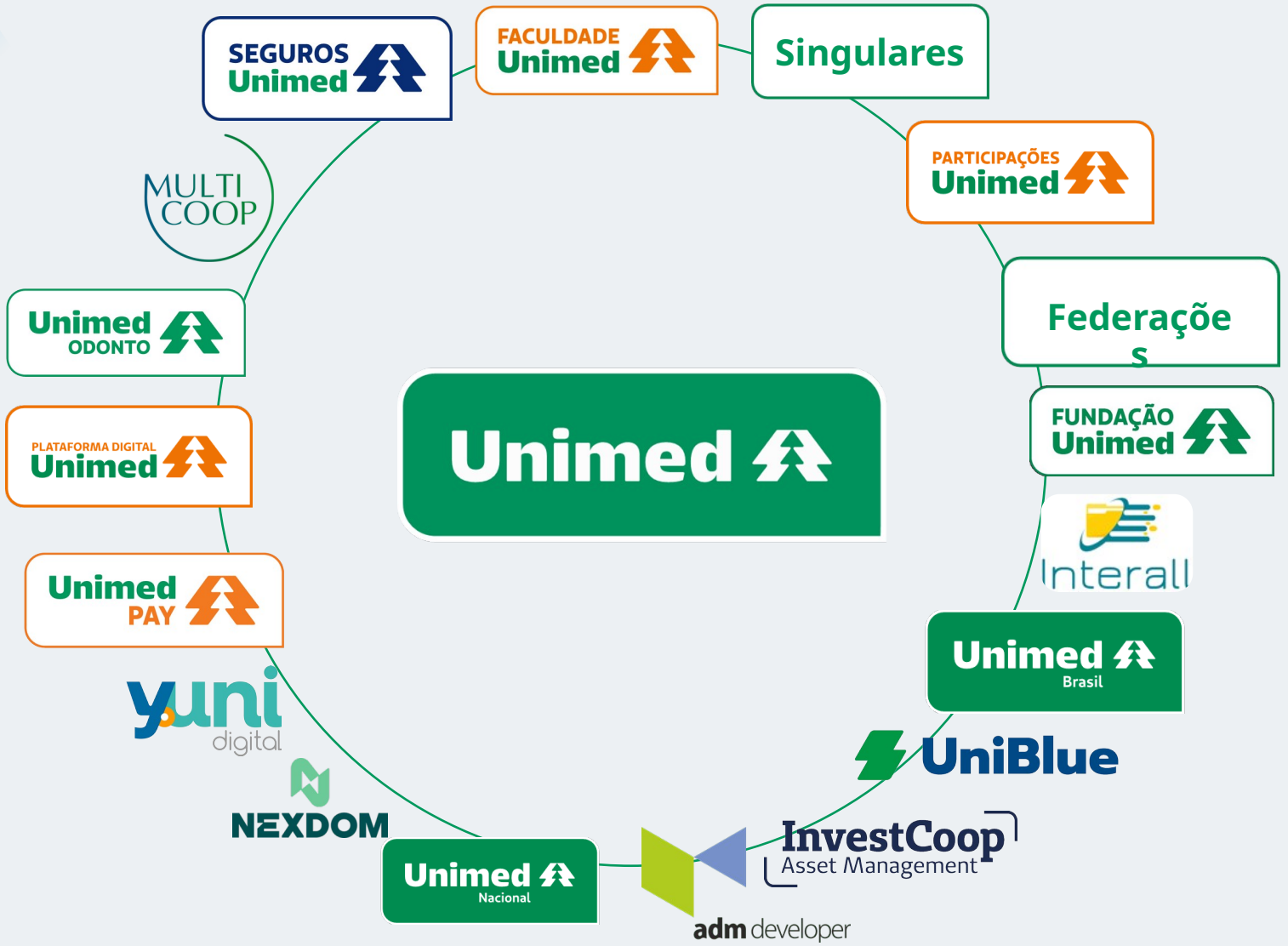
Source: Panorama Saúde – Q2 2024, Unimed do Brasil

Source: ACI

Unimed System

The world's largest cooperative in the "Education, Health, and Social Work" category, leading in both gross revenue and per capita metrics.

Solutions ecosystem



Unimed System Insurance Compa

SEGUROS Unimed

ANO 35

Seguros Unimed was established to provide security and protection for cooperative physicians.

SEGUROS Unimed

ANO 35

We are the second-largest cooperative insurer in Latin America.

- Pension security
- Life insurance
- Short-Term Disability Insurance

6.6 million customers

BRL **7.4** billion revenue

achē Claro Bracell BRINKS

GE 3M SAP Shopee DELL Sylvamo

Santander JOHN DEERE arteris

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Innovation & technology

at Seguros Unimed

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Innovation as a strategic pillar

Our commitment to innovation drives operational excellence, increases efficiency, and strengthens our leadership position in the market.

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stormia

Empowering today, transforming tomorrow through innovation and internal excellence

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Some of Stormia's projects and initiatives to foster a culture of innovation

- Innovation Week
- Stormia Talks Podcast
- Stormia Bootcamps – Intensive Training
- Ideias de Valor - Innovation Challenge
- Open Innovation – Pilot Projects
- Stormia Data Lab - Data Training and Development Program

We have allocated over

BRL 71 million

to technology and innovation initiatives over the last two years

SEGUROS Unimed

ANO 35

Technological Evolution at Seguros Unimed

An innovation journey to harness the power of AI, through Cloud and Data Lakehouse migration, aiming to boost operational efficiency, automate processes, combat fraud, and reduce accident rate

- Cloud e Data Lakehouse
- Utilization of Frameworks
- Commercial Management
- AI - Deep Learning and Machine Learning
- Algorithm Development for Process Anomaly
- Face ID Authentication for Refaund Requests
- Tina – Virtual Oral Health Assistant with AI
- AI to Detect Potential Frauds

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Tina

Virtual Oral Health Assistant

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Unimetrics

Unimed's advanced health data analytics tool leverages sophisticated algorithms and artificial intelligence to support claims management and patient care pathway optimization, driving improved outcomes for our cooperatives

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Unimetrics enables improved outcomes across multiple fronts:

- Audit
- Care cost management
- Healthcare Provider Network Management
- Interchange
- B2B Negotiations
- Optimization of Patient Care Journey

Optimizing costs, efficiency, and data integrity

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Ideias de valor

Desafio de Inovação

Seguros Unimed Intrapreneurship Program

Hands-on

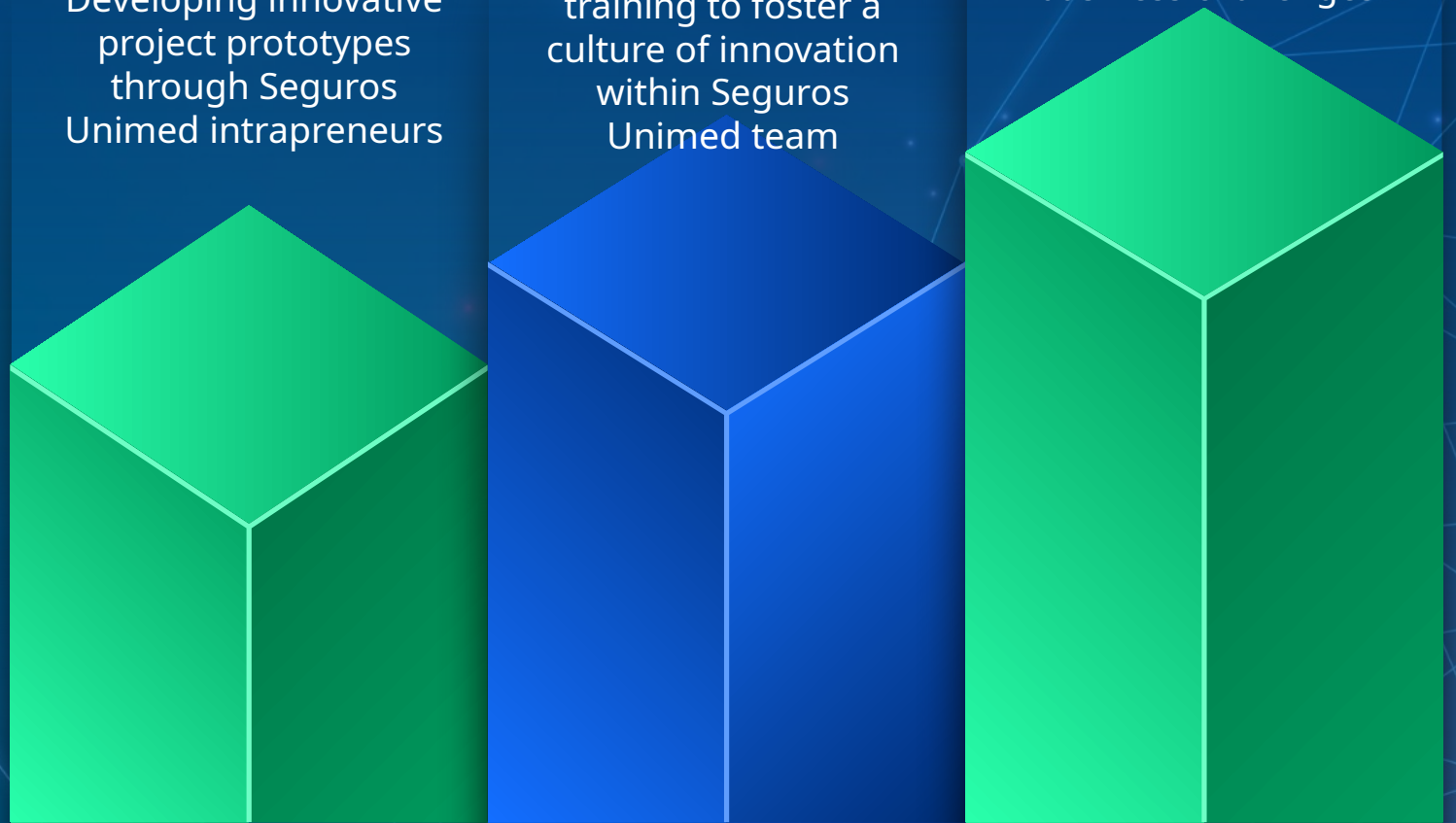
Developing innovative project prototypes through Seguros Unimed intrapreneurs

Culture in Action

Practical experience combined with training to foster a culture of innovation within Seguros Unimed team

Entrepreneurial Mindset

Developing an entrepreneurial mindset among employees, generating innovative solutions to tackle business challenges



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Internal Entrepreneurship initiatives

Innovation Challenge
(Intrapreneurship trail of 'Ideias de Valor')

- Intrapreneurship program
- Themes aligned with strategic objectives
- Refinement workshops, MVP development (lean startup), and acceleration of finalist ideas
- Training and mentorship
- Squad-based acceleration and startup partnerships

Internship Challenge

- Hands-on innovation training for interns
- Focus on solving real-world problem
- Presentation of improvement projects

Stormia Data Lab

- AI and machine learning literacy program for all employees
- Developing and applying algorithms to solve real-world problems
- Challenges and awards for case studies

Stormia Data Lab

Seguros Unimed data empowerment program:

enhancing

data literacy

and analytical skills

Promoting access to:

- Content and Knowledge
- Experimentation and Exchange
- Student-Centered Learning

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Award-Winning Innovation

Seguros Unimed is featured in the country's top business rankings, including major publications such as Valor 1000, Época Negócios 360, and Exame's Best and Biggest.

also recognized as one of the most incredible companies to work for, according to the Estadão/FIA ranking

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Megatrends

Digital Humanity

As technology redefines modern life, there is a growing demand for practices that reclaim essential aspects of the human experience, balancing the digital and physical worlds

Resilient and Sustainable Economy

Growing emergence of solutions and structural adaptations to address resource scarcity, environmental challenges, and financial and climate risks in a polycrisis scenario

Digital Humanity

- Digital impatience economy
- Era of distrust
- Reconnection with the physical world
- Empathic AI

Resilient and Sustainable Economy

- Green economy frameworks
- Severe weather events
- Carbon neutrality

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Helton Freitas

President of Seguros Unimed and Fundação Unimed

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ANO 35